

Debt to Income Ratio Calculator

Name: _____

Monthly Income (Take Home)	
Salary / Wages	
Social Security	
Military Pay	
Pension / Retirement Income	
Bank and Investment Interest	
Alimony / Child Support	
Rental Income	
Unemployment	
Royalties	
Business Income (Draw)	
Other	
Other	
Monthly Income	

Outstanding Debt Payments (Monthly)	
Principle, Interest, Taxes Insurance (House Payment)	
Credit Card Payments	
Student Loans	
Car Payments	
Recreational Vehicle / Boat Payments	
Bank/ Credit Union/Loan payments	
Medical Dental Bill Payments	
Computer / Electronic Bill Payments	
Furniture and Appliance Payments	
Other Credit Loans or Accounts	
Other Debt Payments	
Other Debt Payments	
Monthly Debt	

Back End Debt to Income Ratio no more than 43%	
MONTHLY DEBT/MONTHLY INCOME	

Front End Debt to Income Ratio no more than 30%	
HOUSE PAYMENT/ MONTHLY INCOME	

Back-end DTI includes all your minimum required monthly debts. In addition to housing-related expenses, back-end DTIs include any required minimum monthly payments your lender finds on your credit report. This includes debts like credit cards, student loans, auto loans and personal loans.

Front-end DTI only includes housing-related expenses.

Your back-end DTI is the number that most lenders focus on, because it